

As you may be aware, the Federal Emergency Management Agency (FEMA) has been in the process of reevaluating and updating flood insurance rate maps throughout the country, including much of our area of Northern California, to ensure that the flood risk of a given area is accurately mapped and reflected in flood insurance rates. In many cases, twenty to thirty years have elapsed since these maps were originally drawn and new information has come to light about potential flood risks. Erosion, seepage, and other forms of degradation can take a great toll on a levee over that amount of time, in turn decreasing its expected level of protection and increasing the risk for failure, as shown by the tragic levee failures in New Orleans during Hurricane Katrina. As a result of this effort, many Northern Californians are being mapped into higher-risk flood areas and notified that they may have to pay a higher flood insurance rate as a result.

Recently, the House of Representatives passed [H.R. 5114](#), the Flood Insurance Reform Priorities Act of 2010. This legislation reauthorizes the National Flood Insurance Program through 2015; it also includes a number of provisions aimed at bringing relief to homeowners facing new or increased premiums under these revised maps. H.R. 5114 temporarily delays the requirement that individuals carry insurance for homes newly mapped into a high-risk flood area, and allow low-income policyholders to pay premiums in monthly installments. It also included a measure that is identical to legislation I introduced that would phase-in premium increases over a 5-year period. I introduced

[H.R. 4164](#)

in December of last year to soften the financial impact of increased flood insurance premiums resulting from the updated maps, while also ensuring that premiums will be reflective of the true flood risk after being phased-in.

I support most of the flood insurance reforms contained in H.R. 5114 and was pleased it included my commonsense legislation to phase-in premium increases and lessen the burden on local communities, while also moving towards a fiscally-sound flood insurance program. Importantly, however, these policies can be enacted without any additional federal spending. Regrettably, like many bills considered by this Democratic controlled House, H.R. 5114 authorized an additional – and unjustified - \$481 million in federal spending to create a new federal grant program and a new department within FEMA. As we cope with unprecedented federal spending and a deficit topping *one trillion dollars*, I could not support legislation that would spend half a billion dollars and further expand the federal government even though it contained many other commonsense reforms.

I supported an [amendment](#) to this bill that would have stripped the spending and left the policy reforms intact. Unfortunately, it was voted down.

The true silver bullet to addressing the flood insurance issue and to protecting public safety is to improve our flood control infrastructure to a 100-year level of protection, an effort that has been and continues to be one of my top priorities in Congress. While those improvements cannot be accomplished overnight, I will continue doing everything I can to ensure the federal government does its part to bolster flood protection in our area. In addition, I will also continue to work with FEMA in ensuring that these maps accurately reflect the flood risk to avoid an unwarranted burden on flood insurance policyholders.